## Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 1 of 66

Fill in this information to identify your case:		1
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF GEORGIA, ATLANTA DIVISION		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	Abo	out Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Brandy First name	First	t name
		Renea Middle name	Midd	dle name
	Bring your picture identification to your meetin with the trustee.	g Thompson Last name and Suffix (Sr., Jr., II, III)	Last	name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8792		

Debtor 1 Thompson, Brandy Renea

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EIN	☐ I have not used any business name or EINs.  Business name(s)  EIN
5.	Where you live	3150 Plantation Run Dr	If Debtor 2 lives at a different address:
		Loganville, GA 30052-4921  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Gwinnett County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Thompson, Brandy Renea Case number (if known)

7.	The chapter of the Bankruptcy Code you are choosing to file under				each, see <i>Notice Required by 1</i> and check the appropriate box.	1 U.S.C. § 342(b) for Individuals Filing for Bankruptcy	(Form
		■ Chapter 7					
		_	hapter 11				
			hapter 12				
			hapter 13				
			napion io				
8.	How you will pay the fee	•	about how you	u may pay. Typica y is submitting yo	ally, if you are paying the fee your	with the clerk's office in your local court for more deta self, you may pay with cash, cashier's check, or mone, attorney may pay with a credit card or check with a	
				the fee in instal	n, sign and attach the Application for Individuals to Pay	ion for Individuals to Pay The	
			not required to your family size	o, waive your fee, ze and you are un	and may do so only if your incomable to pay the fee in installments	only if you are filing for Chapter 7. By law, a judge may be is less than 150% of the official poverty line that apps). If you choose this option, you must fill out the <i>Applic</i> .	lies to
			to Have the C	Chapter 7 Filing Fe	ee Waived (Official Form 103B)	and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No					
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being filed by	■ No	)				
	a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	□ No	o. Go to I	ine 12.			
	residence?	■ Ye	s. Has yo	ur landlord obtair	ned an eviction judgment agains	t you?	
				No. Go to line 12	2.		
				Yes. Fill out <i>Initia</i> bankruptcy petiti		udgment Against You (Form 101A) and file it with this	

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main

Document Page 4 of 66 Case number (if known) Debtor 1 Thompson, Brandy Renea Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor Go to Part 4. of any full- or part-time No. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed Chapter 11 of the under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are Bankruptcy Code, and are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow you a small business statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). debtor or a debtor as defined by 11 U.S.C.? § 1182(1)? No. I am not filing under Chapter 11. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). Code. ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I ☐ Yes. choose to proceed under Subchapter V of Chapter 11. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat of Yes. imminent and identifiable What is the hazard? hazard to public health or safety? Or do you own If immediate attention is any property that needs needed, why is it needed? immediate attention? For example, do you own

perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Number, Street, City, State & Zip Code

Where is the property?

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Page 5 of 66 Document

Debtor 1 Thompson, Brandy Renea Case number (if known)

15. Tell the court whether

Part 5:

you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about

credit counseling because of:

П Incapacity.

> I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main

Document Page 6 of 66 Debtor 1 Case number (if known) Thompson, Brandy Renea Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C.§ 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. ■ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that after I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Yes. any exempt property is paid that funds will be available to distribute to unsecured creditors? excluded and administrative expenses ■ No are paid that funds will be available for distribution ☐ Yes to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100.001 - \$500.000 ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities to □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 □ \$10,000,001 - \$50 million be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **□** \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Brandy Renea Thompson **Brandy Renea Thompson** Signature of Debtor 2 Signature of Debtor 1 Executed on November 19, 2020 Executed on

MM / DD / YYYY

MM / DD / YYYY

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 7 of 66

Debtor 1 Thompson, Brandy Renea Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Dennis J. Reidy	Date	November 19, 2020
Signature of Attorney for Debtor	-	MM / DD / YYYY
Dennis J. Reidy		
Printed name		
Reidy Law Firm LLC		
Firm name		
3330 Cumberland Blvd Ste 500		
Atlanta, GA 30339		
Number, Street, City, State & ZIP Code		
Contact phone (678) 993-9554	Email address	dennis@reidylaw.com
641806		
Bar number & State		

## Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main

		Document	Page 8 of 66		
Fill in t	his information to identi	fy your case and this filing:			
Debtor 1	Brandy Renea Tho	ompson			
	First Name	Middle Name	Last Name	<del></del> }	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	Bankruptcy Court for the:	NORTHERN DISTRICT OF GE	ORGIA, ATLANTA DIVISIO	ON	
Case number					☐ Check if this is an
					amended filing
Official F	orm 106A/B				
_	ile A/B: Prop	ertv			12/15
	<b>-</b>	e items. List an asset only once. If	an asset fits in more than on	e category, list the asset in	
	ore space is needed, attach	te as possible. If two married peop a separate sheet to this form. On t			
Part 1: Describ	e Each Residence, Building	, Land, or Other Real Estate You O	wn or Have an Interest In		
1. Do you own or	r have any legal or equitable	e interest in any residence, building	g, land, or similar property?		
No. Go to Pa	art 2.				
☐ Yes. Where	e is the property?				
Part 2: Describ	e Your Vehicles				
Part 2. Describ	e rour vernoies				
		itable interest in any vehicles,			icles you own that
someone else dr	ives. If you lease a vehicle,	also report it on Schedule G: Exe	ecutory Contracts and Unex	pired Leases.	
3. Cars, vans, t	trucks, tractors, sport uti	ility vehicles, motorcycles			
□No					
Yes					
2.1 Maka		Who has an interest in t	the property? Check and	Do not deduct secured c	claims or exemptions. Put
3.1 Make:		Who has an interest in t	The property? Check one		ed claims on Schedule D: nims Secured by Property.
Model: Year:		Debtor 1 only Debtor 2 only			
	ate mileage:	☐ Debtor 1 and Debtor 2	2 only	Current value of the entire property?	Current value of the portion you own?
Other info	ormation:	At least one of the del	ptors and another		
2018 Hy	rundai Accent			\$7,000.00	\$7,000.00
		Check if this is comi (see instructions)	munity property	<b>————</b>	\$7,000.00
,		ΓVs and other recreational vehinal watercraft, fishing vessels, sno	•		
Ехатрісз. Во	ats, trailers, motors, person	iai watereran, norming vessels, sin	Swillobiles, motorcycle acces	3301103	
■ No					
☐ Yes					
		ou own for all of your entries f			\$7,000,00
you have at	tached for Part 2. Write t	hat number here		=>	\$7,000.00
B 46 B ==	. v n	al al like and			
	e Your Personal and House		uing itoms?		Current value of the
Do you own or	nave any legal or equita	able interest in any of the follow	ving items :		Current value of the portion you own?
					Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 1

claims or exemptions.

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 9 of 66

D	ebtor 1	Thompson, B	randy Renea Case number (if known	)
6.		old goods and fo es: Major appliand	urnishings ces, furniture, linens, china, kitchenware	
	Yes.	Describe		<b>\$150.00</b>
			Dresser, end table, mattress set	\$150.00
7.	□ No	es: Televisions ar	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music coll phones, cameras, media players, games  Asus laptop, cell phone	ections; electronic devices \$200.00
8.	Example  No		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, c nemorabilia, collectibles	
			5 DVDs	\$15.00
9.	Example  No	ent for sports ares: Sports, photo instruments  Describe	nd hobbies graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes an	d kayaks; carpentry tools; musical
	<b>■</b> 165.	Describe	Inversion table (back pain)	\$50.00
	■ No □ Yes.  Clothes Examp	oles: Pistols, rifles  Describe	s, shotguns, ammunition, and related equipment thes, furs, leather coats, designer wear, shoes, accessories	
			General clothing and shoes	\$150.00
12	□ No Î		velry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold  Costume jewelry, Seiko watch	d, silver
13	Examp □ No	rm animals oles: Dogs, cats, l	Dog	\$10.00
14	■ No	her personal and	d household items you did not already list, including any health aids you did not list	
15			of all of your entries from Part 3, including any entries for pages you have attached for nber here	\$675.00

Official Form 106A/B

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 10 of 66

Case number (if known) Debtor 1 Thompson, Brandy Renea Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash \$40.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$150.00 **Ameris Bank Checking Account** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ■ Yes..... \$2,000.00 Northeast Georgia Bank savings bond (joint with child) Motherhood Maternity (Destination Maternity Corp.) (no value, company \$0.00 is bankrupt) 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

Official Form 106A/B Schedule A/B: Property page 3

■ No

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Page 11 of 66 Document Debtor 1 Case number (if known) Thompson, Brandy Renea Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Give specific information..

Deb	otor 1	Thompson, Brandy Renea		Case number (if known)	
36.		he dollar value of all of your entries from Part 4, including . Write that number here		es you have attached for	\$2,190.00
Part	5: Des	scribe Any Business-Related Property You Own or Have an Intere	st In. List any real esta	ite in Part 1.	
37. <b>C</b>	o you o	own or have any legal or equitable interest in any business-related	I property?		
	No. Go	to Part 6.			
	Yes. G	So to line 38.			
Part		scribe Any Farm- and Commercial Fishing-Related Property You ou own or have an interest in farmland, list it in Part 1.	Own or Have an Interes	st In.	
16. I	Do you	own or have any legal or equitable interest in any farm- or	r commercial fishing	-related property?	
	No.	Go to Part 7.			
	☐ Yes.	Go to line 47.			
Part	7:	Describe All Property You Own or Have an Interest in That You	Did Not List Above		
53. I		have other property of any kind you did not already list?			
		eles: Season tickets, country club membership			
	■ No				
L	→ Yes. (	Give specific information			
54.	Add t	he dollar value of all of your entries from Part 7. Write that	number here		\$0.00
Part	0.	List the Tatala of Each Boot of this Farm			
Part	0:	List the Totals of Each Part of this Form			
55.	Part 1	: Total real estate, line 2			\$0.00
56.	Part 2	:: Total vehicles, line 5	\$7,000.00		
57.	Part 3	: Total personal and household items, line 15	\$675.00		
58.	Part 4	: Total financial assets, line 36	\$2,190.00		
59.	Part 5	: Total business-related property, line 45	\$0.00		
60.	Part 6	: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7	: Total other property not listed, line 54 +	\$0.00		
62.	Total	personal property. Add lines 56 through 61	\$9,865.00	Copy personal property to	stal \$9,865.00

Official Form 106A/B Schedule A/B: Property page 5

\$9,865.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

## Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 13 of 66

Fill in th	is information to identif	y your case:		
Debtor 1	Brandy Renea Tho	ompson		
	First Name	Middle Name	Last Name	)
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF GEORGIA, ATLANTA D	DIVISION
Case number (if known)				☐ Check if this is an amended filing

#### Official Form 106C

#### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the Pro	perty You (	Claim as Exem <sub>l</sub>	ρt
---------	------------------	-------------	----------------------------	----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
2018 Hyundai Accent Line from Schedule A/B 3.1	\$7,000.00	\$0.00	O.C.G.A. § 44-13-100(a)(3)
		☐ 100% of fair market value, up to any applicable statutory limit	
Dresser, end table, mattress set	\$150.00	\$150.0	O.C.G.A. § 44-13-100(a)(4)
Ellie Holli Genedale A.L. G.1		☐ 100% of fair market value, up to any applicable statutory limit	
Asus laptop, cell phone	\$200.00	\$200.0	O.C.G.A. § 44-13-100(a)(6)
Ellie Holli Genedale A.L. 7.1		100% of fair market value, up to any applicable statutory limit	
5 DVDs Line from Schedule A/B 8.1	\$15.00	\$15.00	O.C.G.A. § 44-13-100(a)(6)
Ellic Holli Genedale A/L G.1		☐ 100% of fair market value, up to any applicable statutory limit	
Inversion table (back pain)	\$50.00	\$50.00	O.C.G.A. § 44-13-100(a)(6)
LINE HOLL SCHEUUIE A/D. 7.1		100% of fair market value, up to any applicable statutory limit	_

De	Thompson, Brandy Renea			Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B		ount of the exemption you claim  eck only one box for each exemption.	Specific laws that allow exemption
	General clothing and shoes Line from Schedule A/B 11.1	\$150.00		\$150.00  100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
	Costume jewelry, Seiko watch Line from Schedule A/B: 12.1	\$100.00		\$100.00  100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(5)
	Dog Line from Schedule A/B: 13.1	\$10.00		\$10.00  100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
	Cash Line from Schedule A/B: 16.1	\$40.00		\$40.00  100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
	Ameris Bank Line from Schedule A/B: 17.1	\$150.00		\$150.00  100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
	Northeast Georgia Bank savings bond (joint with child) Line from Schedule A/B 18.1	\$2,000.00		\$2,000.00  100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
	Motherhood Maternity (Destination Maternity Corp.) (no value, company is bankrupt) Line from Schedule A/B 18.2	\$0.00		\$0.00  100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/22 and every 3 to No  ☐ Yes. Did you acquire the property covered ☐ No ☐ Yes	years after that for case	s filed	, ,	

			Document	Page 15	of 66		
	Fill in this i	nformation to ider	ntify your case:				
Debto	or 1	Brandy Renea T	hompson				
		First Name	Middle Name	Last Name		}	
Debto (Spous	or 2 e if, filing)	First Name	Middle Name	Last Name			
Unite	d States Bank	ruptcy Court for the	: NORTHERN DISTRICT OF GI	EORGIA, ATLA	NTA DIVISION		
Case	number						
(if know						☐ Check	if this is an
						amend	ded filing
Offic	ial Form	106D					
Sch	nedule D	: Creditors	s Who Have Claims	Secured	d by Property	У	12/15
			If two married people are filing togeth				
known		iitionai Page, fiii it ot	it, number the entries, and attach it to	this form. On th	ie top of any additional	bages, write your name	and case number (if
1. Do a	ny creditors ha	ave claims secured b	y your property?				
	_		nis form to the court with your other s	chedules. You	have nothing else to rep	oort on this form.	
	Yes. Fill in al	I of the information b	pelow.				
Part 1	List All S	Secured Claims			Column A	Column B	Column C
			more than one secured claim, list the cre s a particular claim, list the other creditor		Column A  Amount of claim	Value of collateral	Column C Unsecured
			ical order according to the creditor 's nar		Do not deduct the value of collateral.	that supports this	portion If any
2.1	Wells Fargo	Dealer					
	Services Creditor's Name		Installment account	the claim:	\$10,936.00	\$7,000.00	\$3,936.00
			Instanment account				
	1100 0		As of the date you file, the claim is:	Check all that			
	Raleigh, NC	ate Center Dr 27607-5066	apply. ☐ Contingent				
-		ity, State & Zip Code	☐ Unliquidated				
			☐ Disputed				
_	owes the debt	? Check one.	Nature of lien. Check all that apply.				
	btor 1 only btor 2 only		☐ An agreement you made (such as car loan)	mortgage or sec	urea		
_	btor 1 and Debt	or 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
		debtors and another	☐ Judgment lien from a lawsuit	,			
□ Check if this claim relates to a community debt  Other (including a right to offset)  Purchase Money Security							
Date o	debt was incurr	red 2019-03	Last 4 digits of account num	1ber <u>8828</u>			
Add ti	ne dollar value	of your entries in Co	lumn A on this page. Write that numb	er here:	\$10,936	.00	
		•	he dollar value totals from all pages.		\$10,930		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$10,936.00

Write that number here:

## Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 16 of 66

		Document	rage to or	00	_	
Fill in this informati	on to identify you	r case:				
Debtor 1 Br	andy Renea Thoi	nnson				
	t Name	Middle Name	Last Name		)	
Debtor 2	Mana	Middle Name	Last Name			
(Spouse if, filing) Firs	t Name	Middle Name	Last Name			
United States Bankrupt	cy Court for the:	NORTHERN DISTRICT OF GEO	RGIA, ATLANTA	DIVISION		
Case number						
(if known)		<del></del>				check if this is an
					a	mended filing
Official Form 10	6E/E					
		ho Have Unsecured C	laime			12/15
		Part 1 for creditors with PRIORITY c			DIODITY I	
ase number (if known).  Part 1: List All of Yo	our PRIORITY Uns	secured Claims				
I. Do any creditors hav	e priority unsecured	claims against you?				
☐ No. Go to Part 2.						
Yes.						
identify what type of cl possible, list the claims 1. If more than one cre	aim it is. If a claim has s in alphabetical order ditor holds a particula	If a creditor has more than one priority is both priority and nonpriority amounts, according to the creditor 's name. If your claim, list the other creditors in Part 3 see the instructions for this form in the instructions.	list that claim here a u have more than to	and show both priority a	nd nonpriority a	mounts. As much as
					amount	amount
	rtment of Revenu	Last 4 digits of account	number	\$0.00		<u>\$0.00</u> \$0.00
Priority Creditor's  Compliance D	name Div ARCS Bankru	Intev When was the debt incu	rred?			
-	Blvd NE Ste 910	- v			-	
Atlanta, GA 3 Number Street Ci		As of the date you file, the	na claim is: Chack	all that apply		
Who incurred the d		Contingent	ie ciaim is. Check	ан тат арріу		
■ Debtor 1 only		☐ Unliquidated				
Debtor 2 only		☐ Disputed				
☐ Debtor 1 and Deb		□ Disputed				
_	40 " O only	Type of PRIORITY unsec	ured claim:			
	•	Type of PRIORITY unsec				
_	e debtors and another	☐ Domestic support oblig	ations			
☐ Check if this cla	e debtors and another	Domestic support obligity debt  Taxes and certain other	pations or debts you owe the			
_	e debtors and another	☐ Domestic support oblig	pations or debts you owe the			

## Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 17 of 66

Deb	otor 1 Thompson, Brandy Renea	Case number (if ki	nown)			
2.2	Internal Revenue Service Priority Creditor's Name	Last 4 digits of account number	\$0.00	\$0.00	\$0.00	
	Phonty Creditor's Name	When was the debt incurred?				
	PO Box 7346	-				
	Philadelphia, PA 19101-7346  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	Contingent				
	Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:				
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government	t			
	Is the claim subject to offset?	☐ Claims for death or personal injury while you were intox	ricated			
	■ No	☐ Other. Specify				
	Yes	Notice				
2.3	Jody L. Thompson	Last 4 digits of account number	\$0.00	\$0.00	\$0.00	
	Priority Creditor's Name			·	· · · · · · · · · · · · · · · · · · ·	
	181 Millstone Dr	When was the debt incurred?				
	Commerce, GA 30530-6999					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:				
	☐ At least one of the debtors and another	■ Domestic support obligations				
	☐ Check if this claim is for a community debt	☐ Taxes and certain other debts you owe the government	t			
	Is the claim subject to offset?	☐ Claims for death or personal injury while you were intox	ricated			
	■ No	☐ Other. Specify				
	Yes	DSO				
Par	t 2: List All of Your NONPRIORITY Unsecu	red Claims				
3.	Do any creditors have nonpriority unsecured claims against you?					
	$\hfill\square$ No. You have nothing to report in this part. Submit	this form to the court with your other schedules.				
	Yes.					
4.	List all of your nonpriority unsecured claims in the	alphabetical order of the creditor who holds each claim.	If a creditor has n	nore than one nonprior	itv	

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part

Total claim

Debtor	1 Thompson, Brandy Renea	Case number (f known)	
4.1	Ally Financial	Last 4 digits of account number 2208	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred? 2012-03	
	PO Box 380901	MOIM VO	
	Bloomington, MN 55438-0901	_	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice only	
4.2	Amex	Last 4 digits of account number 7993	\$3,334.00
	Nonpriority Creditor's Name	<del></del>	
	DO D 001540	When was the debt incurred? 2016-06	
	PO Box 981540 El Paso, TX 79998-1540		
	Number Street City State Zip Code  As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	• • • • • • • • • • • • • • • • • • • •	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
		·	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	Check if this claim is for a community debt		
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	_	
	□ Yes	Other. Specify Open account	
4.3	Athens Area Surgical Assoc	Last 4 digits of account number	\$358.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	700 Sunset Dr Ste 503		
	Athens, GA 30606-2288		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify Medical bill	

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 19 of 66

Case number (f known) Debtor 1 Thompson, Brandy Renea 4.4 \$250.00 Athens OBGYN Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 468329 Atlanta, GA 31146-8329 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical bill ☐ Yes 4.5 Athens Regional Pathology Assoc Last 4 digits of account number \$281.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 1207 Lawrenceville, GA 30046-1207 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Medical bill 4.6 **Barclays Bank Delaware** Last 4 digits of account number 8090 \$3,557.00 Nonpriority Creditor's Name When was the debt incurred? 2016-01 PO Box 8801 Wilmington, DE 19899-8801 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed  $\square$  At least one of the debtors and another Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Revolving account ☐ Yes

Debtor	1 Thompson, Brandy Renea	Case number (f known)				
4.7	Capital One Auto Finance	Last 4 digits of account number 1001	\$0.00			
	Nonpriority Creditor's Name	When was the debt incurred? 2012-03				
	PO Box 30285 Salt Lake City, UT 84130-0285 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Notice only				
4.8	CBC Collections	Last 4 digits of account number 1310	\$29.00			
	Nonpriority Creditor's Name	When was the debt insurred? 2017 12				
	When was the debt incurred? 2017-12 2016 Highway 75 Ste 6 Blountville, TN 37617-5856					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated ☐ Disputed				
	☐ Debtor 1 and Debtor 2 only					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	lacksquare Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Unpaid balance				
4.9	Central Emergancy Medical Services Nonpriority Creditor's Name	Last 4 digits of account number	\$3,202.00			
	Nonpriority Creditor's Name	When was the debt incurred?				
	1505 Northside Blvd Cumming, GA 30041-7623					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated ☐ Disputed				
	☐ Debtor 1 and Debtor 2 only					
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	$\square$ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	□Yes	Other. Specify Medical bill				

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 21 of 66

Deblo	Inompson, Brandy Kenea			
4.10	Citibank	Last 4 digits of account number6	5368	\$10,029.00
	Nonpriority Creditor's Name	When was the debt incurred? 2	2017-08	
	PO Box 790034		2017-00	
	Saint Louis, MO 63179-0034	_		
	Number Street City State Zip Code	As of the date you file, the claim is:	Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured cl	aim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separati report as priority claims	on agreement or divorce that you did not	
	No	Debts to pension or profit-sharing p	lans, and other similar debts	
	☐ Yes			
	□ Yes	Other. Specify Revolving acco	DUNI	
4.11	Citibank	Last 4 digits of account number 7	7580	\$3,390.00
	Nonpriority Creditor's Name	_	<del></del>	72,000
	DO D (74)	When was the debt incurred?	2011-12	
	PO Box 6742 Sioux Falls, SD 57117-6742			
	Number Street City State Zip Code	As of the date you file, the claim is: 0	Check all that apply	
	Who incurred the debt? Check one.	·		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured cl	aim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a separati	on agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing p	lans, and other similar debts	
	Yes	■ Other. Specify Revolving acco	ount	
4.12	Collectron of Atlanta/Carter-Young	Last 4 digits of account number	<u></u>	\$2,784.00
	Nonpriority Creditor's Name	When was the debt incurred?	2019-10	
	PO Box 92269	_		
	Atlanta, GA 30314-0269	_		
	Number Street City State Zip Code	As of the date you file, the claim is:	Check all that apply	
	Who incurred the debt? Check one.	<u>_</u>		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured cl	aim:	
	☐ Check if this claim is for a community	Student loans		
	debt		on agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	lane and other similar delice	
	■ No	Debts to pension or profit-sharing p	ians, and other similar debts	
	☐ Yes	Other. Specify Open account		

Debtor	Thompson, Brandy Renea	Case number (f known)				
4.13	Comenity Bank/Ann Taylor  Nonpriority Creditor's Name	Last 4 digits of account number 8469	\$0.00			
	Nonphonty Creditor's Name	When was the debt incurred? 2018-04				
	PO Box 182125 Columbus, OH 43218-2125 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	•	☐ Debts to pension or profit-sharing plans, and other similar debts				
	■ No					
	Yes	Other. Specify Notice only				
4.14	Discover Bank	Last 4 digits of account number	\$0.00			
	Nonpriority Creditor's Name	When was the debt incurred?				
	502 E Market St					
	Greenwood, DE 19950-9700					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Notice				
4.15	Discover Financial Nonpriority Creditor's Name	Last 4 digits of account number 0981	\$13,891.00			
	Nonpholity Creditor's Name	When was the debt incurred? 2015-04				
	PO Box 3025					
	New Albany, OH 43054-3025	_				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Revolving account				

Debto	Thompson, Brandy Renea		Case number (if known)		
4.16	ECMC	Last 4 digits of account number	5599	\$0.00	
	Nonpriority Creditor's Name	When was the debt incurred?	2001-03-12		
	111 Washington Ave S Ste 1400 Minneapolis, MN 55401-6800	THE	2001-03-12		
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:		
	$\square$ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes	■ Other. Specify Notice only			
4.17	Edfinancial Services	Last 4 digits of account number	9399	\$3,713.00	
	Nonpriority Creditor's Name		2001.02		
	PO Box 36008	When was the debt incurred?	2001-03		
	Knoxville, TN 37930-6008				
	Number Street City State Zip Code	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure			
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims			
	■ No	☐ Debts to pension or profit-shari			
	☐ Yes	☐ Other. Specify			
			an obligation		
4.18	Edfinancial Services	Last 4 digits of account number	9299	\$713.00	
	Nonpriority Creditor's Name	- When we the debt in surred?	2001 02		
	PO Box 36008	When was the debt incurred?	2001-03		
	Knoxville, TN 37930-6008	_			
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	ad claim:		
	At least one of the debtors and another	<u></u>	Gu Giaiiii.		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims			
	No	Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes	Other. Specify	. , , , , , , , , , , , , , , , , , , ,		
	<b>□</b> 169	Other. Specify			

Student loan obligation

Debto	Thompson, Brandy Renea	Case number (if known)	
4.19	First National Bank of Omaha  Nonpriority Creditor's Name	Last 4 digits of account number 6017	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred? 2011-05	
	PO Box 3128		
	Omaha, NE 68103-0128		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Notice only	
4.20	Frost Arnett	Last 4 digits of account number	\$772.00
	Nonpriority Creditor's Name	When was the debt incurred?	_
	PO Box 198988	when was the debt incurred?	
	Nashville, TN 37219-8988		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical bill	
4.21	Frost Arnett	Last 4 digits of account number	\$387.00
	Nonpriority Creditor's Name	<del></del>	φεσπισσ
		When was the debt incurred?	
	PO Box 198988		
	Nashville, TN 37219-8988  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	no of the date you me, the stannie. Onesk an that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical bill	
		Caron opening	

Debtor	Thompson, Brandy Renea	Case number (f known)				
4.22	Kinecta Federal Credit Union	Last 4 digits of account number 0001	\$0.00			
	Nonpriority Creditor's Name	When was the debt incurred? 2015-07				
	PO Box 10003		=			
	Manhattan Beach, CA 90267-7503	_				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	lacksquare Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Notice only	-			
4.23	Kohls/Capital One	Last 4 digits of account number 8648	\$0.00			
	Nonpriority Creditor's Name					
	DO D 2042	When was the debt incurred? 2014-06	_			
	PO Box 3043 Milwaukee, WI 53201-3043					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt					
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes					
	☐ Yes	Other. Specify Notice only	-			
4.24	LCA Collections  Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00			
	Nonpriority Creditor's Name	When was the debt incurred?				
	PO Box 2240		-			
	<b>Burlington, NC 27216-2240</b>					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	$\square$ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Medical bill				

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 26 of 66

Thompson Brandy Renea

Deblo	I nompson, Brandy Kenea	Case number (if known)	
4.25	Medical Center Anesthesiology - Athens Nonpriority Creditor's Name	Last 4 digits of account number	\$784.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 3209 Indianapolis, IN 46206-3209 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical bill	
4.26	Northridge Medical Center Nonpriority Creditor's Name	Last 4 digits of account number	\$1,076.00
		When was the debt incurred?	
	PO BOX 50668 Knoxville, TN 37950 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical bill	
4.27	Nortridge Medical Center Nonpriority Creditor's Name	Last 4 digits of account number	\$206.00
		When was the debt incurred?	
	PO BOX 50668		
	Knoxville, TN 37950-0668  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐Yes	Other Specify Medical bill	

Debtor 1 Thompson, Brandy Renea		Case number (f known)				
4.28	Pennymac Loan Services, LLC	Last 4 digits of account number 6730	\$0.00			
	Nonpriority Creditor's Name	When was the debt incurred? 2018-03				
	PO Box 514387	2010 00	_			
	Los Angeles, CA 90051-4387	_				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	lacksquare Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Notice only	_			
4.29	Quicken Loans	Last 4 digits of account number 5117	\$0.00			
	Nonpriority Creditor's Name					
	1050 Woodward Ave	When was the debt incurred? 2015-09	_			
	Detroit, MI 48226-1906					
	Number Street City State Zip Code  As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Notice only	_			
4.30	Restoration Health Care	Lock 4 digite of account growther	\$78.00			
4.50	Nonpriority Creditor's Name	Last 4 digits of account number	\$70.00			
	,	When was the debt incurred?				
	70 Medical Ctr		_			
	Commerce, GA 30529	As of the data was file the plains in Oberdeell the trank.				
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	_					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated ☐ Disputed				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not				
		report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Medical bill				

Debio	I nompson, Brandy Renea		Case number (if known)	
4.31	Synchrony Bank	Last 4 digits of account number	7767	\$2,937.00
	Nonpriority Creditor's Name	When was the debt incurred?	2017-12	
	PO Box 965060		2017-12	
	Orlando, FL 32896-5060	_		
	Number Street City State Zip Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Revolving ac	ccount	
4.32	Synchrony Bank	Last 4 digits of account number	1574	\$2,844.00
	Nonpriority Creditor's Name	<del>-</del>		,
	DO D 0(50(0	When was the debt incurred?	2017-05	
	PO Box 965060 Orlando, FL 32896-5060			
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Revolving ac	ecount	
	163	Other. Specify Kerofring at		
4.33	Synchrony Bank Nonpriority Creditor's Name	Last 4 digits of account number	3535	\$455.00
	Nonphonty Creditor's Name	When was the debt incurred?	2018-12	
	PO Box 965060			
	Orlando, FL 32896-5060	_		
	Number Street City State Zip Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
		Debts to pension or profit-sharing	g plans, and other similar debts	
	■ No	·	• •	
	☐ Yes	Other. Specify Revolving ac	ccount	

Debtor	1 Thompson, Brandy Renea		Case number (if known)	
4.34	The Bureaus Inc. Nonpriority Creditor's Name	Last 4 digits of account number	1002	\$5,103.00
	650 Dundee Rd Ste 370 Northbrook, IL 60062-2757	2019-11	-	
•	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only			
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	n plans, and other similar debts	
	■ No	Other. Specify Open account		-
4.35	United States Attorney Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	Northern District of Georgia 75 Ted Turner Dr SW Ste 600 Atlanta, GA 30303-3309	When was the debt incurred?		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Notice		-
4.36	Veracyte Nonpriority Creditor's Name	Last 4 digits of account number		\$320.00
	Nonpholity Orealtor's Name	When was the debt incurred?		
	6000 Shoreline Ct Ste 300 South San Francisco, CA 94080-7606			-
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Спеск ан that apply	
	Debtor 1 only			
	Debtor 2 only			
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	l claim:	
	☐ Check if this claim is for a community debt	enting agreement or diverse that were diverse.		
	Is the claim subject to offset?	<ul> <li>Obligations arising out of a sepa report as priority claims</li> </ul>	ration agreement or divorce that you did not	
	□ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify Medical bill		

# Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 30 of 66

Debtor '	Thompson	n, Brandy Renea		Case n	umber (f known)			
		Jewelry Advantage	Last 4 digits of account number	2223		\$0.00		
	Nonpriority Creditor's Name		When was the debt incurred?	2013	-04-10			
-	Number Street	IA 50306-0438  City State Zip Code	As of the date you file, the claim					
	_	the debt? Check one.	_					
	Debtor 1 on	,	Contingent					
	Debtor 2 on		Unliquidated					
		d Debtor 2 only	☐ Disputed					
	_	of the debtors and another	Type of NONPRIORITY unsecure  ☐ Student loans	ed claim:				
	debt	is claim is for a community  ubject to offset?	☐ Obligations arising out of a sep report as priority claims	aration aç	greement or divorce that	you did not		
	■ No	•	Debts to pension or profit-shari	ng plans,	and other similar debts			
	Yes		Other Specify Notice only					
	s page only if		That You Already Listed  bout your bankruptcy, for a debt that you else, list the original creditor in					
have n	nore than one		you listed in Parts 1 or 2, list the add					
Caleesl		1	On which entry in Part 1 or Part 2 did you Line $\underline{4.14}$ of ( <i>Check one</i> ):		original creditor? Creditors with Priority Ur	nsecured Claims		
	/estbrook Plans NC	aza Dr C 27103-1357	ı	Part 2:	Creditors with Nonpriority	y Unsecured Claims		
WIIISTO	n Salem, NC		ast 4 digits of account number					
Name an	d Address		On which entry in Part 1 or Part 2 did yo	u list the c	original creditor?			
	& Calhoun L				Creditors with Priority Ur	nsecured Claims		
	Natt St	0000	ı	Part 2:	Creditors with Nonpriority	y Unsecured Claims		
Vidalia	, GA 30474-		_ast 4 digits of account number					
Name an	d Address	(	On which entry in Part 1 or Part 2 did yo	u list the c	original creditor?			
	tridge Hospi	ital I			Creditors with Priority Ur			
	enic Hwy aceville, GA	30046-5675		Part 2: Creditors with Nonpriority Unsecured Claims				
Zu Wiei	ice (inc, Gil		ast 4 digits of account number					
	d Address tridge Hospi		On which entry in Part 1 or Part 2 did yo Line <u>4.21</u> of ( <i>Check one</i> ):	_	original creditor? Creditors with Priority Ur	nsecured Claims		
	enic Hwy			Part 2:	Creditors with Nonpriority	y Unsecured Claims		
Lawrei	nceville, GA		_ast 4 digits of account number		· .			
Name an	d Address		On which entry in Part 1 or Part 2 did your in East 2 did you in East 3 did you in E		original creditor? Creditors with Priority Ur	nsecured Claims		
PO Box		0.4420		Part 2:	Creditors with Nonpriority	y Unsecured Claims		
San Fra	ancisco, CA		_ast 4 digits of account number					
Part 4:	Add the A	mounts for Each Type of Uns	secured Claim					
6. Total t		certain types of unsecured clair	ns. This information is for statistical	reporting	purposes only. 28 U.S.	.C. §159. Add the amounts for each		
					Total Clair	m		
	6a.	Domestic support obligations		6a.	\$	0.00		
Total cla		Taxes and certain other debts	you owe the government	6b.	\$	0.00		
ai	6c.		njury while you were intoxicated	6c.	\$ 	0.00		
	6d.		ecured claims. Write that amount here.	6d.	\$	0.00		

Debtor 1 Thompson, Brandy Renea

Case number (f known)

	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
Total claims	6f.	Student loans	6f.	*	al Claim 4,426.00
from Part 2	6g. 6h.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	56,067.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	60,493.00

Official Form 106 E/F

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 32 of 66

Fill in this information to identify your case:								
Debtor 1	Brandy Renea Tho	ompson						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF GEORGIA, ATLANTA DIVISIO					
Case number								
(if known)								

#### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	n whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				<del>_</del>
	Number	Street			<u> </u>
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				<del>_</del>
	Number	Street			<u> </u>
	City		State	ZIP Code	
2.4					
	Name				<u> </u>
	Number	Street			_
	City	· ·	State	ZIP Code	
2.5					
	Name				<del></del>
	Number	Street			<u> </u>
	City		State	ZIP Code	<del>_</del>

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 33 of 66

		Docume	nt Page 33 o	1 66	
Fi	II in this information to identi	fy your case:			
Debtor 1	Brandy Renea Th	omncon			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF GEORGIA, ATLANT	TA DIVISION	
Case num	her				
(if known)					☐ Check if this is an
					amended filing
Ott: -; -	I Come 40011				
	I Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
<b>1. Do</b> ∶	er (if known). Answer every of you have any codebtors? (If	•	o not list either spouse as	a codebtor.	
☐ Yes	i e				
	hin the last 8 years, have you nia, Idaho, Louisiana, Nevada				states and territories include Arizona,
_	Go to line 3.  Did your spouse, former spou	se, or legal equivalent live w	rith you at the time?		
line 2	again as a codebtor only if the Schedule E/F (Official Form	nat person is a guarantor	or cosigner. Make sure	you have listed the cr	with you. List the person shown in editor on Schedule D (Official Forn e E/F, or Schedule G to fill out
	Column 1: Your codebtor Name, Number, Street, City, State and 2	IP Code		Column 2: The cre Check all schedule	ditor to whom you owe the debt ss that apply:
3.1				☐ Schedule D, line	2
	Name			_ ☐ Schedule E/F, I	
				☐ Schedule G, lin	
-	Number Street			_	
	City	State	ZIP Code		
20				Cohedula D. P.	
3.2	Name			_ ☐ Schedule D, line ☐ Schedule E/F, I	
				☐ Schedule G, lin	
-	Number			_	
	Number Street	State	ZIP Code		

Fill	in this information to identify your ca	se:								
Deb	otor 1 Brandy Rene	a Thompson			_					
	otor 2 use, if filing)				_					
Uni	ted States Bankruptcy Court for the:	NORTHERN DISTRIC	T OF GEORGIA,	ATLANTA	_					
	se number 					□ A		ed filing ent show	ing postpetition o	chapter 13
O.	fficial Form 106I					N	1M / DD/ \	YYYY		
S	chedule I: Your Inco	ome								12/15
sup <sub> </sub> spo atta	is complete and accurate as possiplying correct information. If you asse. If you are separated and your ch a separate sheet to this form. Out the complex of	are married and not filing spouse is not filing with	g jointly, and you h you, do not inc	ur spouse is l lude informa	livin tion	g with y about y	ou, inclu our spou	de inforr ise. If mo	nation about your properties of the space is ne	our eded,
1.	information.		Debtor 1				Debtor 2	2 or non	-filing spouse	
	If you have more than one job,	Employment status	■ Employed				☐ Employed			
	attach a separate page with information about additional	Employment status	☐ Not employed				☐ Not employed			
	employers.	Occupation	Nanny							
	Include part-time, seasonal, or self-employed work.	Employer's name	Trisha Cuda							
	Occupation may include student o homemaker, if it applies.	Employer's address	3043 Majestic Avondale Est		002-1	1613				
		How long employed th	nere? 11 m	nonths						
Par	t 2: Give Details About Mon	thly Income					_			
Esti	mate monthly income as of the da		ou have nothing to	report for any	line	, write \$0	) in the sp	ace. Inclu	ude your non-filii	ng spouse
	u or your non-filing spouse have more ce, attach a separate sheet to this forr		oine the informatio	n for all emplo	yers	for that p	oerson on	the lines	below. If you ne	eed more
						For Dek	otor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, ca			2.	\$.	1	,674.50	\$	N/A	
3.	Estimate and list monthly overti	me pay.		3.	+\$		0.00	+\$ _	N/A	-
4.	Calculate gross Income. Add line	e 2 + line 3.		4.	\$.	1,6	74.50	\$_	N/A	

Official Form 106l Schedule I: Your Income page 1

Debto	r 1	Thompson, Brandy Renea	_	C	Case number (if kno	wn)				
	Cop	by line 4 here	4.		For Debtor 1 \$ 1,674.	.50		ebtor 2 or ling spouse N		
5.	List	all payroll deductions:								
	<b></b> 5a.	Tax, Medicare, and Social Security deductions	5a		\$ 251	37	\$	N	/A	
	5b.	Mandatory contributions for retirement plans	5b			00	\$		/ <u>A</u>	
	5c.	Voluntary contributions for retirement plans	5c.			00	\$	N.		
	5d.	Required repayments of retirement fund loans	5d		. —	00	\$	N.		
	5e.	Insurance	5e		: —	00	\$		/ <u>A</u>	
	5f.	Domestic support obligations	5f.		·	00	\$		/A	
	5g.	Union dues	5g		·	00	\$		<u>/A</u>	
	5h.	Other deductions. Specify:	5h				+ \$		<u>/A</u>	
6.	Ada	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	9	\$ 251.		\$	N/		
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	9	\$ 1,423.		\$	N/	_	
				•	1,423.	13	Ψ	11/	<u>A</u>	
	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$ 0	.00	\$	N	<b>/A</b>	
	8b.	Interest and dividends	8b		+	00	\$	N.		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.				.00	\$		<u>/A</u>	
	8d.	Unemployment compensation	8d		. —	00	\$		/A	
	8e.	Social Security	8e		\$ 0.	00	\$	N.	<u>/A</u>	
,	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$ 0.	.00	 \$	N	/A	
	8g.	Pension or retirement income	— 8g			00	\$		<u>/A</u>	
	8h.	Other monthly income. Specify:	8h				+ \$		/A	
			_	_					_	
9.	Ado	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.	00	\$		V/A	
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1,423.13	<u>.</u> [\$		N/A = \$		1,423.13
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	_	1,423.13	Ľ		10/1		1,425.15
	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your dear friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not available.	epende			,		e <i>J</i> . 11. +\$ _		0.00
		I the amount in the last column of line 10 to the amount in line 11. The result is that amount on the Summary of Schedules and Statistical Summary of Certain						12. \$		1,423.13
								Com		
	Do : ■	you expect an increase or decrease within the year after you file this form?  No.  Yes. Explain:	?					mon	inly i	ncome

Official Form 106l Schedule I: Your Income page 2

Fill	in this information to identify your case:			
Deb	tor 1 Brandy Renea Thompson	C	Check if this is:	
			An amended filing	
	tor 2buse, if filing)		A supplement shov expenses as of the	ving postpetition chapter 13 following date:
``				
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF GEOF ATLANTA DIVISION	RGIA,	MM / DD / YYYY	
	e number nown)			
	·			
$\bigcirc$	fficial Form 106J			
	chedule J: Your Expenses			40/4/
	as complete and accurate as possible. If two married people are	filing together, both are eg	ually responsible for	12/15
info	ormation. If more space is needed, attach another sheet to this fo			
(if k	known). Answer every question.			
Par				
1.	Is this a joint case?			
	No. Go to line 2.			
	Yes. Does Debtor 2 live in a separate household?			
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses t	for Sanarata Householdof De	htor 2	
	Tes. Debiol 2 must file Official Form 1005-2,Expenses i	or Separate Householdor De	:DIOI 2.	
2.	Do you have dependents? ■ No			
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not state the			□ No
	dependents names.			Yes
				□ No □ Yes
				□ Yes
				☐ Yes
				□ No
				☐ Yes
3.	Do your expenses include expenses of people other than			
	yourself and your dependents?			
Par	t 2: Estimate Your Ongoing Monthly Expenses			
Est	imate your expenses as of your bankruptcy filing date unless yo			
	enses as of a date after the bankruptcy is filed. If this is a supple clicable date.	emental Schedule J, check	the box at the top of t	he form and fill in the
•		ta		
	lude expenses paid for with non-cash government assistance if your I such assistance and have included it on Schedule I: Your I			
(Of	ficial Form 106l.)		Your exp	enses
4	The vental as home sumasship evenues for your residence in	aluda firat martagas		
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.		. \$	100.00
	If not included in line 4:			
	4a. Real estate taxes	42	ı. \$	0.00
	4b. Property, homeowner's, or renter's insurance		o. \$	0.00
	4c. Home maintenance, repair, and upkeep expenses	40	:. \$	0.00
_	4d. Homeowner's association or condominium dues		l. \$	0.00
5	Additional mortgage nayments for your residence, such as home	ne equity loans 5		0.00

eptor 1	Thompson, Brandy Renea	Case num	ber (if known)	
Utilities	s:			
	Electricity, heat, natural gas	6a.	\$	0.00
6b. V	Nater, sewer, garbage collection	6b.	\$	0.00
6c. T	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	200.00
6d. C	Other. Specify:	6d.	\$	0.00
Food a	nd housekeeping supplies		\$	200.00
Childca	are and children's education costs	8.	\$	0.00
Clothin	ng, laundry, and dry cleaning	9.	\$	20.00
	al care products and services	10.	\$	30.00
Medica	al and dental expenses	11.	\$	50.00
Transp	ortation. Include gas, maintenance, bus or train fare.		· -	
	include car payments.	12.	\$	80.00
Enterta	ninment, clubs, recreation, newspapers, magazines, and books	13.	\$	10.00
Charita	able contributions and religious donations	14.	\$	0.00
Insurar			•	
	include insurance deducted from your pay or included in lines 4 or 20.	45-	Φ.	0.00
	ife insurance	15a.	·	0.00
	Health insurance	15b.	·	0.00
	/ehicle insurance	15c.	\$	200.00
	Other insurance. Specify:	15d.	\$	0.00
Taxes. Specify	Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
Installn	ment or lease payments:			
17a. C	Car payments for Vehicle 1	17a.	\$	253.00
17b. C	Car payments for Vehicle 2	17b.	\$	0.00
17c. C	Other. Specify:	17c.	\$	0.00
17d. C	Other. Specify:	17d.	\$	0.00
	ayments of alimony, maintenance, and support that you did not report a			400.00
	ed from your pay on line 5, Schedule I, Your Income (Official Form 106I)	). 18.	\$	400.00
•	payments you make to support others who do not live with you.		\$	0.00
Specify		19.		
	real property expenses not included in lines 4 or 5 of this form or on Sch	nedule I: You 20a.		0.00
	Mortgages on other property		·	0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.	\$	0.00
Other:		21.	· · · · · · · · · · · · · · · · · · ·	100.00
Ad val			+\$	2.00
	eparation		+\$	8.33
Pet exp			+\$	150.00
Chirop	practor		_+\$	50.00
Calcula	ate your monthly expenses			
	dd lines 4 through 21.		\$	1,853.33
	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	2	\$	1,000.00
	Id line 22a and 22b. The result is your monthly expenses.		\$	1,853.33
. Calcula	ate your monthly net income.			<u> </u>
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1 400 14
	Copy fine 12 (your combined monthly income) from Schedule 1.  Copy your monthly expenses from line 22c above.	23a. 23b.		1,423.13
230. (	Sopy your monthly expenses from the 220 above.	230.	-φ	1,853.33
	Subtract your monthly expenses from your monthly income.	220	\$	-430,20
Т	The result is your monthly net income.	23c.	Ψ	-430.20
For exar modifica	expect an increase or decrease in your expenses within the year after yaple, do you expect to finish paying for your car loan within the year or do you expect you too to the terms of your mortgage?	you file this f our mortgage p	orm? payment to incre	ase or decrease because o
■ No.	le			
$\prod \vee_{\alpha c}$	Explain here:			

	Fill in Ahio	information to ident	if							
Б.		information to ident								
De	ebtor 1	Brandy Renea TI First Name	Middle Name	L	ast Name					
	ebtor 2	First Name	Middle News		and Nieuwa					
(Sp	ouse if, filing)	First Name	Middle Name		ast Name					
Un	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF GEOF	RGIA, ATLANTA DI\	/ISION				
	nse number						_	heck if this is an nended filing		
St		of Financial	Affairs for Indivi					4/19		
info	ormation. If mo		ole. If two married people at attach a separate sheet to t							
Pa	rt 1: Give De	etails About Your Ma	rital Status and Where You	Lived B	efore					
1.	What is your	current marital statu	s?							
	☐ Married									
	■ Not marr	ried								
2.	During the las	st 3 years, have you	lived anywhere other than v	where yo	u live now?					
	□ No	_								
	<ul><li>✓ No</li><li>✓ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li></ul>									
		, ,	Dates Debtor 1		Debtor 2 Prior Ac	ldross:		Dates Debtor 2		
	Debior 11110	Debtor 1 Prior Address:		there		iui 633.	lived t			
		181 Millstone Dr Commerce, GA 30530-6999		•	☐ Same as Debtor 1			☐ Same as Debtor 1 From-To:		
	40 Chantile Commerce,	e St GA 30529-1013	From-To: <b>1998 to March</b> <b>2018</b>	ı	☐ Same as Debtor	1		☐ Same as Debtor 1 From-To:		
<b>3.</b> stat	tes and territorie	s include Arizona, Ca	rer live with a spouse or legifornia, Idaho, Louisiana, Neveledule H: Your Codebtors (Off	vada, Nev	v Mexico, Puerto Rid					
Pa	rt 2 Explain	the Sources of You	r Income							
4.	Fill in the total	amount of income yo	nployment or from operating used in the properties and a save income that you receive to	all busine	sses, including part-	time activities.	ious calenda	ar years?		
	□ No									
	Yes. Fill	in the details.								
			Debtor 1			Debtor 2				
			Sources of income	Gros	s income	Sources of ince	ome	Gross income		
			Check all that apply.		e deductions and	Check all that a		(before deductions and exclusions)		

Official Form 107

Debtor 1 Thompson, Brandy Renea Case number (if known)

		Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	ary 1 of curre u filed for bai		■ Wages, commissions, bonuses, tips	\$17,475.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, 2019)		■ Wages, commissions, bonuses, tips	\$31,932.19	☐ Wages, commissions, bonuses, tips		
			☐ Operating a business		☐ Operating a business	
	endar year be to December		■ Wages, commissions, bonuses, tips	\$40,677.42	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
□ No ■ Yes	s. Fill in the do	etails.				
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
	ary 1 of curre u filed for bai		2020 nonemployment income	\$1,200.00		
For last cale (January 1 t	endar year: to December	31, 2019 )	2019 nonemployment income (tax refund and 401k withdrawal)	\$40,458.00		
	endar year be to December		2018 nonemployment income	\$1,200.00		
Part 3:	ist Certain Pa	ayments You	Made Before You Filed for E	Bankruptcy		
6 Ara aith	or Dobtor 1'o	or Dobtor 2	a dahta primarily cancumar	dobto?		
<b>6. Are eith</b> □ No	<ul> <li>er Debtor 1's or Debtor 2's debts primarily consumer debts?</li> <li>Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</li> </ul>					
	During the	90 days befo	re you filed for bankruptcy, did	you pay any creditor a total of	\$6,825* or more?	
	□ No.	Go to line 7	, ,,			
	□ <sub>Yes</sub>	creditor. Do	each creditor to whom you paid o not include payments for don o an attorney for this bankruptc	nestic support obligations, su		
	* Subject	to adjustment	on 4/01/22 and every 3 years a	after that for cases filed on or a	after the date of adjustment.	

Case number (if known)

			e primarily consumer deb for bankruptcy, did you pay		\$600 or more?		
	■ No.	Go to line 7.					
	☐ Yes		to whom you paid a total o support obligations, such a				
	Creditor's Name and	Address	Dates of payment	Total amount paid	Amount you		nyment for
	<ol> <li>Within 1 year before you filed for bankrupto Insiders include your relatives; any general part which you are an officer, director, person in cor business you operate as a sole proprietor. 11 U</li> <li>No</li> </ol>		ers; relatives of any genera rol, or owner of 20% or mor	I partners; partnershi re of their voting secu	ps of which you rities; and any n	are a general part nanaging agent, in	ner; corporations of cluding one for a
	☐ Yes. List all paym Insider's Name and A		Dates of payment	Total amount	Amount you		this payment
	insider?	ebts guaranteed or cosign	y, did you make any payr ned by an insider.	nents or transfer ar	ny property on	account of a deb	ot that benefited an
	Insider's Name and	Address	Dates of payment	Total amount paid	Amount you		this payment
Par	t 4. Identify Legal 4	Actions, Repossessions	and Foreclosures	pulu	Still Oliv	inolade oree	into a name
9.	Within 1 year before	you filed for bankruptc cluding personal injury ca	y, were you a party in any ases, small claims actions,				
	Case title Case number		Nature of the case	Court or agency		Status of th	e case
	Central Emergency v. Brandy Thompso 20-M-25803		Civil	Gwinnett Count Court 75 Langley Dr Lawrenceville, (		Pending On appe	eal
	Discover Bank v. B 20-M-11197	randy Thompson	Civil	Gwinnett Count Court 75 Langley Dr Lawrenceville, (	-	Pending  On appe	eal
10.	•	nd fill in the details below	y, was any of your prope	rty repossessed, fo	reclosed, garn	ished, attached,	seized, or levied?
	Yes. Fill in the info				_		
	Creditor Name and A	Address	Describe the Property		Da	te	Value of the property
			Explain what happened				

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your

Debtor 1 Thompson, Brandy Renea

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 41 of 66

Debtor 1	Thompson, Brandy Renea	Document	Paye 41	Case number (if known)	

	accounts or refuse to make a payment be	cause	you owed a debt?		
	■ No □ Yes. Fill in the details.				
	Creditor Name and Address	De	scribe the action the creditor took	Date action was taken	Amount
12.	court-appointed receiver, a custodian, or  No		as any of your property in the possession of an aser official?	ssignee for the benefi	t of creditors, a
	☐ Yes				
Par	t 5: List Certain Gifts and Contributions	<u> </u>			
13.	Within 2 years before you filed for bankru  ■ No □ Yes. Fill in the details for each gift.	ıptcy, d	lid you give any gifts with a total value of more th	an \$600 per person?	
	Gifts with a total value of more than \$600 person	) per	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankru  ■ No □ Yes. Fill in the details for each gift or cor		lid you give any gifts or contributions with a total	value of more than \$6	600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal	Describe what you contributed	Dates you contributed	Value
Par		,			
15.	Within 1 year before you filed for bankrup or gambling?	otcy or	since you filed for bankruptcy, did you lose anyth	ning because of theft,	fire, other disaster,
	■ No □ Yes. Fill in the details.				
	Describe the property you lost and	Descri	ibe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred		e the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	loss	lost
Par	t 7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or p	reparin	d you or anyone else acting on your behalf pay or g a bankruptcy petition? or credit counseling agencies for services required in		y to anyone you
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Reidy Law Firm LLC 3330 Cumberland Blvd Ste 500 Atlanta, GA 30339 dennis@reidylaw.com		Court filing fee Credit counseling Credit report Attorney's fee	April 2020	\$1,200.00

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 42 of 66

Debtor 1	Thompson, Brandy Renea	Document	Page 42 of 66  Case number (if known)	

17.	<ul> <li>Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to promised to help you deal with your creditors or to make payments to your creditors?         <ul> <li>Do not include any payment or transfer that you listed on line 16.</li> </ul> </li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>					y to anyone who
	Person Who Was Paid Address	Description and v transferred	alue of any prop	perty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers mad gifts and transfers that you have already listed or No  Yes. Fill in the details.	usiness or financial affai de as security (such as the	rs?			
	Person Who Received Transfer Address				any property or s received or debts xchange	Date transfer was made
19.	Person's relationship to you  Within 10 years before you filed for bankrup beneficiary? (These are often called asset-prot ■ No □ Yes. Fill in the details.		/ property to a se	elf-settled tru	ist or similar device o	f which you are a
	Name of trust	Description and v	alue of the prop	erty transferr	red	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Ins	truments, Safe Deposit	Boxes, and Stora	age Units		
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc No	r other financial accoun	ts; certificates of			, ,
	■ Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	cl m	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer
	Northeast Georgia Bank 5045 Highway 53 Braselton, GA 30517-3504	XXXX-	☐ Checking ■ Savings ☐ Money Mark ☐ Brokerage ☐ Other	W	Vithin last 12 conths	\$0.00
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, any	safe deposit	box or other deposite	ory for securities,
	Yes. Fill in the details.  Name of Financial Institution	Who else had acc	ess to it?	Describe the	contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	Address (Number, S and ZIP Code)		Describe trie	Contents	have it?

Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 43 of 66

Debtor 1 Thompson, Brandy Renea Case number (if known)

2.	Have you stored property in a storage unit or pl	ace other than your home within 1 y	year before you filed for bankruptcy?	
	■ No			
	☐ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State	Describe the contents	Do you still have it?
		and ZIP Code)		
Par	t 9: Identify Property You Hold or Control for	Someone Else		
23.	Do you hold or control any property that someo someone.	ne else owns? Include any property	y you borrowed from, are storing for, o	or hold in trust for
	■ No			
	☐ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10: Give Details About Environmental Informa	ation		
or	the purpose of Part 10, the following definitions a	apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the air controlling the cleanup of these substances, wa	r, land, soil, surface water, groundw	— ·	
	Site means any location, facility, or property as own, operate, or utilize it, including disposal site	es.		
	Hazardous material means anything an environmenterial, pollutant, contaminant, or similar term.		waste, hazardous substance, toxic sub	ostance, hazardous
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of when t	hey occurred.	
	Has any governmental unit notified you that you			ntal law?
	_	, ,		
	■ No □ Yes. Fill in the details.			
	Name of site	Governmental unit	Environmental law, if you	Date of notice
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		Date of Hotice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and	Environmental law, if you know it	Date of notice
_		ZIP Code)		
26.	Have you been a party in any judicial or adminis	strative proceeding under any envir	onmental law? Include settlements an	d orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	t 11: Give Details About Your Business or Con	nections to Any Business		
27.	Within 4 years before you filed for bankruptcy, or	did you own a business or have any	of the following connections to any b	ousiness?
	☐ A sole proprietor or self-employed in a t	·	•	-
	_	(LLC) or limited liability partnership	•	

Del	otor 1	Thompson, Brandy Renea		Case number (if known)
	ı	☐ A partner in a partnership		
		☐ An officer, director, or managing exe	ocutive of a corporation	
	_	_	•	
	_	☐ An owner of at least 5% of the voting		
		No. None of the above applies. Go to Pa	art 12.	
	□ `	Yes. Check all that apply above and fill	in the details below for each business.	
	Busi	iness Name	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
		ber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	·
				Dates business existed
28.		n 2 years before you filed for bankrupto utions, creditors, or other parties.	cy, did you give a financial statement to a	nyone about your business? Include all financial
		-		
	_	No Yes. Fill in the details below.		
	⊔ Nam		Date Issued	
	Addı	ress	Date 100ded	
	•	ber, Street, City, State and ZIP Code)		
Pai	rt 12:	Sign Below		
				declare under penalty of perjury that the answers are
			e statement, concealing property, or obtain 0, or imprisonment for up to 20 years, or	ning money or property by fraud in connection with a both.
18 L	J.S.C. §	§§ 152, 1341, 1519, and 3571.		
/s/	Brand	ly Renea Thompson		
		Renea Thompson e of Debtor 1	Signature of Debtor 2	
Dat	te N	ovember 19, 2020	Date	
Did	vou at	ttach additional pages to Your Statemer	nt of Financial Affairs for Individuals Filin	a for Bankruptcy (Official Form 107)?
		Pages some control		g
	'es			
Did	you pa	ay or agree to pay someone who is not	an attorney to help you fill out bankrupto	y forms?
				101 (0111.1.7
ЦΥ	'es. Na	ame of Person Attach the Bankrupt	tcy Petition Preparer's Notice, Declaration, a	nd Signature (Official Form 119).

Fill in this	s information to identi	fy your case:		
Debtor 1	Brandy Renea Tho			
Debter 2	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DIST	RICT OF GEORGIA, ATLANTA DIVISION	
Case number				
(if known)				☐ Check if this is an
				amended filing
O#: -: -1 F - ::	400			
Official For				_
Statemen	t of Intentio	n for Indiv	viduals Filing Under Chapto	<b>er /</b> 12/15
If you are an indiv	ridual filing under chap	oter 7, you must fill	out this form if:	
	claims secured by you			
	ed personal property a			ton the consection of one literature
whichev	er is earlier, unless the		ou file your bankruptcy petition or by the date set t time for cause. You must also send copies to the c	
the form	1			
•	pple are filing together the form.	in a joint case, both	n are equally responsible for supplying correct info	rmation. Both debtors must sign
		a If more space is r	needed, attach a separate sheet to this form. On the	ton of any additional names
	ur name and case num		ieeueu, attacii a separate sheet to this form. On the	top of any additional pages,
Part 1: List Yo	ur Creditors Who Have	e Secured Claims		
			Creditors Who Have Claims Secured by Property (	Official Form 106D) fill in the
information bel	ow.		, , ,	
Identify the cree	ditor and the property the	nat is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's W	ells Fargo Dealer Ser	vices	■ Surrender the property.	■ No
name:			☐ Retain the property and redeem it.	_
Description of	2018 Hvundai Accei	n#	Retain the property and enter into a <i>Reaffirmation</i>	☐ Yes
property	2016 Hyundai Accel	ıı	Agreement.  ☐ Retain the property and [explain]:	
securing debt:				_
Part 2: List Yo	ur Unexpired Personal	Property I eases		
For any unexpired	d personal property lea	ase that you listed in	n Schedule G: Executory Contracts and Unexpired	
			ired leases are leases that are still in effect; the leas ustee does not assume it. 11 U.S.C. § 365(p)(2).	se period has not yet ended. You
Doscribo vour un	nexpired personal prop	orty loses		Will the lease be assumed?
Describe your un	iexpired personal prop	erty leases		will the lease be assumed:
Lessor's name: Description of leas	ed			□ No
Property:	.cu			☐ Yes
Lessor's name:				□ No
Description of leas	sed			□ No
Property:				☐ Yes
Lessor's name:				□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Debtor 1	Thompson, Brandy Renea	Case number (if known)
Descripti	ion of leased	
Property:		☐ Yes
Lessor's	name: ion of leased	□ No
Property:		☐ Yes
Lessor's	name: ion of leased	□ No
Property:		☐ Yes
Lessor's	name: ion of leased	□ No
Property:		☐ Yes
Lessor's		□ No
Property:	ion of leased	☐ Yes
Part 3:	Sign Below	
	enalty of perjury, I declare that I have indicated my intention about that is subject to an unexpired lease.	ut any property of my estate that secures a debt and any personal
		x
	andy Renea Thompson nature of Debtor 1	Signature of Debtor 2
Dat	November 19, 2020	Date

Entered 11/19/20 19:16:12 Desc Main Case 20-71910-sms Doc 1 Filed 11/19/20 Page 47 of 66 Document

B2030 (Form 2030) (12/15)

#### **United States Bankruptcy Court** Northern District of Georgia Atlanta Division

	Troitine in District of Georgia, Atlanta	DIVISION		
In	re Thompson, Brandy Renea	Case No.		
	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSATION OF ATTO	RNEY FOR D	<b>DEBTOR</b>	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attor compensation paid to me within one year before the filing of the petition in bankruptcy, be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy.	, or agreed to be paid	d to me, for services rendered	or to
	For legal services, I have agreed to accept	\$	1,200.00	
	Prior to the filing of this statement I have received		1,200.00	
	Balance Due	\$	0.00	
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation with any other person firm.	unless they are men	nbers and associates of my la	w
	☐ I have agreed to share the above-disclosed compensation with a person or persons vecopy of the agreement, together with a list of the names of the people sharing in the			n. A
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspect	ts of the bankruptcy	case, including:	
	<ul><li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in det</li><li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which</li></ul>		file a petition in bankruptcy;	

- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

1. In Chapter 13 cases, in the event of dismissal of the case, the Chapter 13 trustee is authorized to deliver to Debtor's attorney the unpaid amount of the agreed upon fees (i) not to exceed \$2,500 upon a pre-confirmation conversion or dismissal and (ii) the allowed fees upon a post-confirmation conversion. Any payments made to Debtor's attorney prior to conversion shall be applied as these fees.

#### CERTIFICATION

I hereby certify that the information contained in this Disclosure of Compensation of Attorney for Debtor(s) is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. In Chapter 13 cases, pursuant to General Order No. 9, I certify that I provided to the debtor(s) a copy of the Rights and Responsibilities Statement Between Chapter 13 Debtors and Their Attorneys.

/s/ Dennis J. Reidy **Attorney for Debtor(s)** GA Bar No. 641806 Reidy Law Firm, LLC 3330 Cumberland Blvd. Suite 500 Atlanta, GA 30339 (678) 993-9554 Phone (678) 623-0035 Fax

By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Adversary proceedings billed at hourly rate of \$250.

In re	Thompson, Brandy Renea	Case No.		
	Debtor(s)			

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

(Continuation Sheet)

(Continuation Sheet)					
	CERTIFICATION				
I certify that the foregoing is a complete statemer this bankruptcy proceeding.	nt of any agreement or arrangement for payment to me for representation of the debtor(s) in				
November 19, 2020	/s/ Dennis J. Reidy				
Date	Dennis J. Reidy				
	Signature of Attorney				
	Reidy Law Firm LLC				
	3330 Cumberland Blvd Ste 500				
	Atlanta, GA 30339				
	(678) 993-9554				
	dennis@reidylaw.com				
	Name of law firm				

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 20-71910-sms B201B (Form 201B) (12/09)

### Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 53 of 66

#### United States Bankruptcy Court Northern District of Georgia, Atlanta Division

IN RE:	Case No.	
Thompson, Brandy Renea	Chapter <u>7</u>	,
Debtor(s)		
	CE TO CONSUMER DEBTOR(S HE BANKRUPTCY CODE	S)
Certificate of [Non-Attorney	] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the deb notice, as required by § 342(b) of the Bankruptcy Code.	tor's petition, hereby certify that I delive	vered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition prej the Social S principal, re the bankrup	rity number (If the bankruptcy parer is not an individual, state becurity number of the officer, esponsible person, or partner of otcy petition preparer.) by 11 U.S.C. § 110.)
X Signature of Bankruptcy Petition Preparer of officer, principal, repartner whose Social Security number is provided above.	sponsible person, or	
Certificate	e of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read th	e attached notice, as required by § 342	2(b) of the Bankruptcy Code.
Thompson, Brandy Renea	X /s/ Brandy Renea Thompson	11/19/2020
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	_ X	
	Signature of Joint Debtor (if any	y) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Software Copyright (c) 2020 CINGroup - www.cincompass.com

Fill in this info	ormation to identify your case:		Ch	eck one	e box only as d	irected in this form and	d in Form
Debtor 1	Brandy Renea Thompson			2A-1Su			
Debtor 2				■ 1. TI	nere is no presi	umption of abuse	
(Spouse, if filing)				_	·	o determine if a presu	motion of abuse
United States	s Bankruptcy Court for the:  Northern District of Division	of Georgia, Atlant	ta	а	pplies will be m	nade under <i>Chapter 7 l</i> icial Form 122A-2).	•
Case numbe (if known)	er					does not apply now bedout it could apply later.	cause of qualified
				☐ Che	eck if this is a	n amended filing	
Official	Form 122A - 1						
Chapte	r 7 Statement of Your Cui	rrent Mon	thly Inc	ome	<b>;</b>		04/2
a separate she number (if kno military service	e and accurate as possible. If two married people a tet to this form. Include the line number to which the twn). If you believe that you are exempted from a p e, complete and file Statement of Exemption from Calculate Your Current Monthly Income	he additional infor resumption of abu	mation applies. use because you	On the	top of any addit	ional pages, write your consumer debts or beca	name and case ause of qualifying
1. What is	s your marital and filing status? Check one or	nly.					
■ Not	married. Fill out Column A, lines 2-11.						
☐ Marı	ried and your spouse is filing with you. Fill ou	ut both Columns	A and B, lines 2	2-11.			
☐ Marı	ried and your spouse is NOT filing with you.	You and your s	pouse are:				
□Li	iving in the same household and are not lega	Ily separated. Fi	ill out both Colu	ımns A	and B, lines 2-	11.	
р	iving separately or are legally separated. Fill openalty of perjury that you and your spouse are legally are for reasons that do not include evading the N	gally separated un	nder nonbankru	ptcy law	that applies or		
101(10A). F 6 months, a	average monthly income that you received from all For example, if you are filing on September 15, the 6-n add the income for all 6 months and divide the total by me rental property, put the income from that property in	nonth period would 6. Fill in the result.	be March 1 throu Do not include a	ıgh Augu ny incom	ist 31. If the amo ne amount more t	unt of your monthly incom han once. For example, it	ne varied during the
				Colum Debto		Column B Debtor 2 or non-filing spouse	
	ross wages, salary, tips, bonuses, overtime, deductions).	and commissior	ns (before all	\$	1,674.50	\$	
3. Alimon	y and maintenance payments. Do not include a B is filled in.	payments from a	a spouse if	\$	0.00	\$	
of you from an roomma	ounts from any source which are regularly pa or your dependents, including child support. unmarried partner, members of your household, ates. Include regular contributions from a spous include payments you listed on line 3	. Include regular of your dependents.	contributions , parents, and	n. \$	0.00	\$	
5. Net inc	ome from operating a business, profession,						
			otor 1				
	eceipts (before all deductions)	\$ 0.00 -\$ 0.00					
	y and necessary operating expenses	0.00	Copy here ->	\$	0.00	\$	
	nthly income from a business, profession, or far ome from rental and other real property	ШФ	оор <b>у</b> у	Ť —			
J. 1461 IIIU	one nonitental and other real property	Deb	otor 1				
Gross r	eceipts (before all deductions)	\$ 0.00					
	y and necessary operating expenses	-\$ 0.00					
	nthly income from rental or other real property	\$ 0.00	Copy here ->	\$	0.00	\$	
7. Interes	t, dividends, and royalties			\$	0.00	\$	

Official Form 122A-1

Debtor 1 Thompson, Brandy Renea Case number (if known)

			Column A		Column B	
			Debtor 1		Debtor 2 or non-filing spouse	
8.	Unemployment compensation		\$	0.00	\$	
	Do not enter the amount if you contend that the amount re Social Security Act. Instead, list it here:	eceived was a benefit under the	•			
	For you\$	0.00				
	For you \$ For your spouse \$					
9.	Pension or retirement income. Do not include any amounder the Social Security Act. Also, except as stated in the include any compensation, pension, pay, annuity, or allow Government in connection with a disability, combat-relate a member of the uniformed services. If you received any 61 of title 10, then include that pay only to the extent that of retired pay to which you would otherwise be entitled if 1 title 10 other than chapter 61 of that title.	ne next sentence, do not vance paid by the United States ed injury or disability, or death of retired pay paid under chapter it does not exceed the amount		0.00	\$	
10.	Income from all other sources not listed above. Spe Do not include any benefits received under the Social Se under the Federal law relating to the national emergency under the National Emergencies Act (50 U.S.C. 1601 ecoronavirus disease 2019 (COVID-19); payments receive crime against humanity, or international or domestic ter pension, pay, annuity, or allowance paid by the United St. with a disability, combat-related injury or disability, or dea uniformed services. If necessary, list other sources on a below.	curity Act; payments made declared by the President t seq.) with respect to the ed as a victim of a war crime, a rorism; or compensation ates Government in connection th of a member of the				
	·		\$	0.00	\$	
			\$	0.00	\$	
	Total amounts from separate pages, if any.	+	\$	0.00	\$	
11.	Calculate your total current monthly income. Add line each column. Then add the total for Column A to the total for Column B. Determine Whether the Means Test Applies to	tal for Column B.	1,674.50	<b>+</b> [\$	Total of income	1,674.50
12.	Calculate your current monthly income for the year.	Follow these steps:				
	12a. Copy your total current monthly income from line 1	11	Сор	y line 11 h	sere=> \$	1,674.50
	Multiply by 12 (the number of months in a year)				x ^	12
	12b. The result is your annual income for this part of the	form			12b. \$	20,094.00
13.	Calculate the median family income that applies to y	ou. Follow these steps:				
	Fill in the state in which you live.	GA				
	Fill in the number of people in your beyonhold					
	Fill in the number of people in your household.	1				
	Fill in the number of people in your nouserloid.  Fill in the median family income for your state and size To find a list of applicable median income amounts, go form. This list may also be available at the bankruptcy of	of household. online using the link specified	in the separa	te instruction	13. \$	52,458.00
14.	Fill in the median family income for your state and size To find a list of applicable median income amounts, go	of household. online using the link specified	in the separa	te instruction	T	52,458.00
	Fill in the median family income for your state and size To find a list of applicable median income amounts, go form. This list may also be available at the bankruptcy of  How do the lines compare?  14a. Line 12b is less than or equal to line 13. O Go to Part 3. Do NOT fill out or file Official  14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	of household. online using the link specified in the top of page 1, check box Form 122A-2.	T,here is no	presumptic	ons for this	
14.	Fill in the median family income for your state and size To find a list of applicable median income amounts, go form. This list may also be available at the bankruptcy of  How do the lines compare?  14a. Line 12b is less than or equal to line 13. O Go to Part 3. Do NOT fill out or file Official  14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A2.  3: Sign Below	of household. online using the link specified clels office. In the top of page 1, check box Form 122A-2. of page 1, check box ZThe pres	1T,here is no <sub>l</sub> umption of ab	oresumptio	ons for this	-2.
	Fill in the median family income for your state and size To find a list of applicable median income amounts, go form. This list may also be available at the bankruptcy of  How do the lines compare?  14a. Line 12b is less than or equal to line 13. O Go to Part 3. Do NOT fill out or file Official  14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	of household. online using the link specified clels office. In the top of page 1, check box Form 122A-2. of page 1, check box ZThe pres	1T,here is no <sub>l</sub> umption of ab	oresumptio	ons for this	-2.

Debtor 1	Thompson, Brandy Renea	Case number (if known)	
	<b>Brandy Renea Thompson</b> Signature of Debtor 1		
Da	November 19, 2020  MM / DD / YYYY		
	If you checked line 14a, do NOT fill out or file Form 122A-2.		
	If you checked line 14b, fill out Form 122A-2 and file it with this form	ı.	

### Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 57 of 66

Fill in tl	nis information to identi	fy your case:		
Debtor 1	Brandy Renea Tho	ompson		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF GEORGIA, ATLANTA DIVISIO	ON
Case number				
(if known)				☐ Check if this amended fili

#### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	r original forms, you must fill out a new Summary and check the box at the top of this page.		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	9,865.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	9,865.00
Pa	t 2: Summarize Your Liabilities		
		Your lia Amount	abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	10,936.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e &chedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j & chedule E/F	\$	60,493.00
	Your total liabilities	\$	71,429.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	1,423.13
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,853.33
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your oth	er schedul	es.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a pe purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159.	rsonal, fam	illy, or household

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the

court with your other schedules.

Debtor 1 Thompson, Brandy Renea Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	4,426.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	4,426.00

Fill in this	information to identify yo	our case:					
Debtor 1	Brandy Renea Tho	mpson					
	First Name	Middle Name	La	t Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Las	t Name			
United States E	Bankruptcy Court for the:	NORTHERN DISTR	ICT OF GEORG	SIA, ATLANTA DIVISIO	ON		
Case number (if known)						☐ Check if the amended f	
Official Fo	rm 106Dec						
Declara	ation About a	ın Individu	al Debt	or's Sched	lules		12/15
obtaining mone years, or both.	his form whenever you fil ey or property by fraud ir 18 U.S.C. §§ 152, 1341, 15 ign Below	connection with a ba					
Did you p	pay or agree to pay some	one who is NOT an at	torney to help	ou fill out bankruptc	y forms?		
■ No							
☐ Yes.	Name of person					kruptcy Petition Prepare , and Signature (Officia	
	nalty of perjury, I declare t are true and correct.	hat I have read the s	ummary and so	hedules filed with thi	s declaration	n and	
X /s/Br	andy Renea Thompson		х				
Branc	dy Renea Thompson ture of Debtor 1			Signature of Debtor 2	<u>)</u>		

Date \_\_\_\_

Date November 19, 2020

# Case 20-71910-sms Doc 1 Filed 11/19/20 Entered 11/19/20 19:16:12 Desc Main Document Page 60 of 66 United States Bankruptcy Court Northern District of Georgia, Atlanta Division

IN RE:		Case No
Thompson, Brandy Renea		Chapter 7
	Debtor(s)	
	ATRIX	
The above named debtor(s) hereby	y verify(ies) that the attached matrix listing cre	ditors is true to the best of my(our) knowledge.
Date: November 19, 2020	Signature: /s/ Brandy Renea Thompson	
	Brandy Renea Thompson	Debtor
Date:	Signature:	
	-	Joint Debtor, if any

Ally Financial PO Box 380901 Bloomington, MN 55438-0901

Amex PO Box 981540 El Paso, TX 79998-1540

Athens Area Surgical Assoc 700 Sunset Dr Ste 503 Athens, GA 30606-2288

Athens OBGYN PO Box 468329 Atlanta, GA 31146-8329

Athens Regional Pathology Assoc PO Box 1207 Lawrenceville, GA 30046-1207

Barclays Bank Delaware PO Box 8801 Wilmington, DE 19899-8801

Caleesha Teel 1315 Westbrook Plaza Dr Winston Salem, NC 27103-1357 Capital One Auto Finance PO Box 30285 Salt Lake City, UT 84130-0285

CBC Collections 2016 Highway 75 Ste 6 Blountville, TN 37617-5856

Central Emergancy Medical Services 1505 Northside Blvd Cumming, GA 30041-7623

Citibank PO Box 6742 Sioux Falls, SD 57117-6742

Citibank PO Box 790034 Saint Louis, MO 63179-0034

Collectron of Atlanta/Carter-Young PO Box 92269 Atlanta, GA 30314-0269

Comenity Bank/Ann Taylor PO Box 182125 Columbus, OH 43218-2125 Craig & Calhoun LLC 801 McNatt St Vidalia, GA 30474-8808

Discover Bank 502 E Market St Greenwood, DE 19950-9700

Discover Financial PO Box 3025 New Albany, OH 43054-3025

ECMC 111 Washington Ave S Ste 1400 Minneapolis, MN 55401-6800

Edfinancial Services PO Box 36008 Knoxville, TN 37930-6008

First National Bank of Omaha PO Box 3128 Omaha, NE 68103-0128

Frost Arnett
PO Box 198988
Nashville, TN 37219-8988

Georgia Department of Revenue Compliance Div ARCS Bankruptcy 1800 Century Blvd NE Ste 9100 Atlanta, GA 30345-3202

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Jody L. Thompson 181 Millstone Dr Commerce, GA 30530-6999

Kinecta Federal Credit Union PO Box 10003 Manhattan Beach, CA 90267-7503

Kohls/Capital One PO Box 3043 Milwaukee, WI 53201-3043

LCA Collections PO Box 2240 Burlington, NC 27216-2240

Medical Center Anesthesiology - Athens PO Box 3209 Indianapolis, IN 46206-3209

Northridge Medical Center PO BOX 50668 Knoxville, TN 37950

Nortridge Medical Center PO BOX 50668 Knoxville, TN 37950-0668

Pennymac Loan Services, LLC PO Box 514387 Los Angeles, CA 90051-4387

Quicken Loans 1050 Woodward Ave Detroit, MI 48226-1906

Restoration Health Care 70 Medical Ctr Commerce, GA 30529

Summitridge Hospital 250 Scenic Hwy Lawrenceville, GA 30046-5675

Synchrony Bank PO Box 965060 Orlando, FL 32896-5060 The Bureaus Inc. 650 Dundee Rd Ste 370 Northbrook, IL 60062-2757

United States Attorney Northern District of Georgia 75 Ted Turner Dr SW Ste 600 Atlanta, GA 30303-3309

Veracyte 6000 Shoreline Ct Ste 300 South San Francisco, CA 94080-7606

Veracyte PO Box 39000 San Francisco, CA 94139

Wells Fargo Dealer Services 1100 Corporate Center Dr Raleigh, NC 27607-5066

Wells Fargo Jewelry Advantage PO Box 10438 Des Moines, IA 50306-0438